

Fill in this information to identify the case:

Debtor 1 James Harold Campbell

Debtor 2 Tara Antionette Rose Campbell
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Alabama

Case number 14-71101-JHH13

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as
Trustee of the Tiki Series III Trust

Court claim no. (if known): 21-2

Last 4 digits of any number you use to
identify the debtor's account: 3 2 3 8

Date of payment change:
Must be at least 21 days after date
of this notice 02/01/2019

New total payment: \$ 994.22
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 326.94

New escrow payment: \$ 325.72

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

James Harold Campbell

First Name Middle Name Last Name

Case number (if known) **14-71101-JHH13****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Michael J. Egan

Signature

Date **01/09/2019**Print: **Michael J. Egan**

First Name Middle Name Last Name

Title **Bankruptcy Asset Manager**Company **SN Servicing Corporation**Address **323 5th Street**

Number Street

Eureka CA 95501

City State ZIP Code

Contact phone **800-603-0836**Email **bknotices@snc.com**

SN Servicing Corporation
323 FIFTH STREET
EUREKA, CA 95501
For Inquiries: (800) 603-0836
Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: December 13, 2018

JAMES CAMPBELL
TARA CAMPBELL
2201 56TH ST E
TUSCALOOSA AL 35405

Loan:

Property Address:
2201 56TH STREET EAST
TUSCALOOSA, AL 35405

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from July 2018 to Jan 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Feb 01, 2019:
Principal & Interest Pmt:		668.50	668.50
Escrow Payment:		287.53	325.72
Other Funds Payment:		0.00	0.00
Assistance Payment (-):		0.00	0.00
Reserve Acct Payment:		0.00	0.00
Total Payment:		\$956.03	\$994.22

Escrow Balance Calculation		Feb 01, 2018
Due Date:		
Escrow Balance:		(4,005.44)
Anticipated Pmts to Escrow:		3,450.36
Anticipated Pmts from Escrow (-):		0.00
Anticipated Escrow Balance:		(\$555.08)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Jul 2018		270.24			*	0.00	270.24
Jul 2018				5,244.60	*	0.00	(4,974.36)
Aug 2018		2,103.53			* Escrow Only Payment	0.00	(2,870.83)
Aug 2018		276.44			*	0.00	(2,594.39)
Aug 2018		(276.44)			*	0.00	(2,870.83)
Aug 2018		563.97			*	0.00	(2,306.86)
Aug 2018				2,166.36	* Homeowners Policy	0.00	(4,473.22)
Oct 2018		287.53			*	0.00	(4,185.69)
Nov 2018		(287.53)			*	0.00	(4,473.22)
Nov 2018		287.53			*	0.00	(4,185.69)
Nov 2018		477.00			* Escrow Only Payment	0.00	(3,708.69)
Nov 2018		477.00			* Escrow Only Payment	0.00	(3,231.69)
Nov 2018		287.53			*	0.00	(2,944.16)
Nov 2018				1,061.28	* County Tax	0.00	(4,005.44)
					Anticipated Transactions	0.00	(4,005.44)
Dec 2018		3,162.83					(842.61)
Jan 2019		287.53					(555.08)
	\$0.00	\$7,917.16	\$0.00	\$8,472.24			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: December 13, 2018

JAMES CAMPBELL

Loan:

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(555.08)	806.91
Feb 2019	268.97			(286.11)	1,075.88
Mar 2019	268.97			(17.14)	1,344.85
Apr 2019	268.97			251.83	1,613.82
May 2019	268.97			520.80	1,882.79
Jun 2019	268.97			789.77	2,151.76
Jul 2019	268.97			1,058.74	2,420.73
Aug 2019	268.97			1,327.71	2,689.70
Sep 2019	268.97	2,166.36	Homeowners Policy	(569.68)	792.31
Oct 2019	268.97			(300.71)	1,061.28
Nov 2019	268.97			(31.74)	1,330.25
Dec 2019	268.97	1,061.28	County Tax	(824.05)	537.94
Jan 2020	268.97			(555.08)	806.91
	<u>\$3,227.64</u>	<u>\$3,227.64</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$537.94. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$537.94 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$555.08). Your starting balance (escrow balance required) according to this analysis should be \$806.91. This means you have a shortage of \$1,361.99. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be \$3,227.64. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	268.97
Surplus Amount:	0.00
Shortage Amount:	56.75
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$325.72</u>

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$937.47 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

1 • **NOTICE OF MORTGAGE PAYMENT CHANGE**

2 on the interested parties in this action by placing a true and correct copy thereof in a sealed
3 envelope addressed as follows:

4 (Via United States Mail)

5 6 7 8 9 10 11	Debtor James Harold Campbell 2201 56th Street East Tuscaloosa, AL 35405 Joint Debtor Tara Antionette Rose Campbell 2201 56th Street East Tuscaloosa, AL 35405	Debtor's Counsel Eric M Wilson 1902 8th Street Tuscaloosa, AL 35401 Chapter 13 Trustee C David Cottingham 701 22nd Avenue, Suite 4 P O Drawer 020588 Tuscaloosa, AL 35402-0588
-----------------------------------	--	--

12
13 xx (By First Class Mail) At my business address, I placed such envelope for deposit with
14 the United States Postal Service by placing them for collection and mailing on that date
following ordinary business practices.

15 _____ Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the
16 Eastern District of California

17 xx (Federal) I declare under penalty of perjury under the laws of the United States of
18 America that the foregoing is true and correct.

19 Executed on January 9, 2019 at Santa Ana, California

20 /s/ Lauren Simonton
21 Lauren Simonton
22
23
24
25
26
27
28